

Fill in this information to identify your case and this filing:

Debtor 1	Heather	Nicole	Richard
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known)	20-31489-H4-13		

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.
 Yes. Where is the property?

1.1.

9502 DEEP VALLEY DR

Street address, if available, or other description

HOUSTON	TX	77044
City	State	ZIP Code

Harris
County

9502 DEEP VALLEY DR, HOUSTON, TX 77044

**LT 13 BLK 3
STONEFIELD MANOR SEC 3
in Harris County, TX.**

What is the property?

Check all that apply.

Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other

Who has an interest in the property?

Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$184,061.00	\$184,061.00
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Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee Simple _____

Check if this is community property
(see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....

\$184,061.00

Debtor 1 Heather Nicole RichardCase number (if known) 20-31489-H4-13**Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No
 Yes

3.1.

Make: Subaru
 Model: Impreza
 Year: 2009
 Approximate mileage: 144,000

Other information:

2009 Subaru Impreza**Who has an interest in the property?**

Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$7,612.50\$7,612.50**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No
 Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here..... → \$7,612.50**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

No
 Yes. Describe.....

Sofa \$60, Coffee Table \$10, 3 Lamps \$15, Towels/Linens \$10, Entertainment Center \$20, Kitchen Table with Chairs \$400, Dining Room Table with Chairs \$400, Pots & Pans \$10, Dishes/Glasses/Flatware \$20, 2 Beds \$200, Dresser \$120, 2 Night Stands \$30, TV Stand \$125, Refrigerator \$10, Stove \$10, Dishwasher \$1, Washer \$30, Dryer \$75, Microwave \$15, Vacuum Cleaner \$10, Mirrors \$2

\$1,573.00**7. Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No
 Yes. Describe.....

2 TV's \$150, Tablets \$200, 2 DVD Players \$20, 2 Cell Phones \$60

\$430.00**8. Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No
 Yes. Describe.....

Debtor 1 **Heather Nicole Richard**Case number (if known) **20-31489-H4-13****9. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

 No Yes. Describe.....**Exercise Equipment****\$100.00****10. Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

 No Yes. Describe.....**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

 No Yes. Describe.....**Clothing and Shoes****\$200.00****12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

 No Yes. Describe.....**Jewelry and Watches****\$20.00****13. Non-farm animals**

Examples: Dogs, cats, birds, horses

 No Yes. Describe.....**Cat****\$20.00****14. Any other personal and household items you did not already list, including any health aids you did not list** No Yes. Give specific information.....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here.....** →**\$2,343.00****Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

 No Yes.....

Cash:

Debtor 1 **Heather Nicole Richard**Case number (if known) **20-31489-H4-13****17. Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

 No Yes.....

Institution name:

17.1.	Checking account:	Greater Texas Aggieland Credit Union	
		Checking account xxxx 16-S8	\$31.96
17.2.	Checking account:	Greater Texas Aggieland Credit Union	
		Checking account xxxx 07-S1	\$49.00
17.3.	Savings account:	Greater Texas Aggieland Credit Union	
		Savings account xxxx 16-S1	\$14.20
17.4.	Savings account:	Greater Texas Aggieland Credit Union	
		Savings account xxxx 07-S1	\$8.78

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

 No Yes.....

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No Yes. Give specific

information about

them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

 No Yes. Give specific

information about

them.....

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

 No Yes. List each

account separately.

Type of account:

Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

 No Yes.....

Institution name or individual:

23. Annuities (A contract for a specific periodic payment of money to you, either for life or for a number of years) No Yes.....

Issuer name and description:

Debtor 1 **Heather Nicole Richard**Case number (if known) **20-31489-H4-13****24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

 No Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit** No Yes. Give specific information about them

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26. Patents, copyrights, trademarks, trade secrets, and other intellectual property;

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

 No Yes. Give specific information about them

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27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

 No Yes. Give specific information about them

Therapy License	\$1.00
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Money or property owed to you?**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

28. Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

	Federal: _____
	State: _____
	Local: _____

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

 No Yes. Give specific information

	Alimony: _____
	Maintenance: _____
	Support: _____
	Divorce settlement: _____
	Property settlement: _____

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

 No Yes. Give specific information

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Debtor 1 Heather Nicole RichardCase number (if known) 20-31489-H4-13**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No Yes. Name the insurance company of each policy and list its value.....

Company name:	Beneficiary:	Surrender or refund value:
<u>Car Insurance</u>		<u>\$1.00</u>
<u>Homeowners Insurance</u>		<u>\$1.00</u>
<u>Term Life Insurance</u>	<u>Holly Richard</u>	<u>\$1.00</u>

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

 No Yes. Give specific information

<input type="text"/>	<input type="text"/>
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33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment*Examples:* Accidents, employment disputes, insurance claims, or rights to sue No Yes. Describe each claim.....

<input type="text"/>	<input type="text"/>
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34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims No Yes. Describe each claim.....

<input type="text"/>	<input type="text"/>
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35. Any financial assets you did not already list No Yes. Give specific information

<input type="text"/>	<input type="text"/>
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36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....\$107.94**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?** No. Go to Part 6. Yes. Go to line 38.

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned No Yes. Describe..

<input type="text"/>	<input type="text"/>
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39. Office equipment, furnishings, and supplies*Examples:* Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No Yes. Describe..

<u>Computer \$100, Printer \$100</u>	<u>\$200.00</u>
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Debtor 1 Heather Nicole RichardCase number (if known) 20-31489-H4-13**40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**

No
 Yes. Describe..

41. Inventory

No
 Yes. Describe..

42. Interests in partnerships or joint ventures

No
 Yes. Describe..... Name of entity: % of ownership:

43. Customer lists, mailing lists, or other compilations

No
 Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?
 No
 Yes. Describe....

44. Any business-related property you did not already list

No
 Yes. Give specific information.

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here..... → \$200.00**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.****46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

No. Go to Part 7.
 Yes. Go to line 47.

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

No
 Yes....

48. Crops--either growing or harvested

No
 Yes. Give specific information....

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

No
 Yes....

Debtor 1 Heather Nicole RichardCase number (if known) 20-31489-H4-13**50. Farm and fishing supplies, chemicals, and feed**

No
 Yes....

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51. Any farm- and commercial fishing-related property you did not already list

No
 Yes. Give specific information.....

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52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here.....**\$0.00****Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above****53. Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

No
 Yes. Give specific information.

54. Add the dollar value of all of your entries from Part 7. Write that number here.....**\$0.00****Part 8: List the Totals of Each Part of this Form**55. Part 1: Total real estate, line 2..... **→ \$184,061.00**56. Part 2: Total vehicles, line 5 **\$7,612.50**57. Part 3: Total personal and household items, line 15 **\$2,343.00**58. Part 4: Total financial assets, line 36 **\$107.94**59. Part 5: Total business-related property, line 45 **\$200.00**60. Part 6: Total farm- and fishing-related property, line 52 **\$0.00**61. Part 7: Total other property not listed, line 54 **+ \$0.00**62. Total personal property. Add lines 56 through 61..... **\$10,263.44** Copy personal property total **→ + \$10,263.44**63. Total of all property on Schedule A/B. Add line 55 + line 62..... **\$194,324.44**

Fill in this information to identify your case:

Debtor 1	Heather	Nicole	Richard
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known)	20-31489-H4-13		

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions--such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds--may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? *Check one only, even if your spouse is filing with you.*

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
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Brief description: 9502 DEEP VALLEY DR, HOUSTON, TX 77044	\$184,061.00	<input checked="" type="checkbox"/> \$76,050.77 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001-002
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Brief description: LT 13 BLK 3 STONEFIELD MANOR SEC 3 in Harris County, TX.	\$184,061.00	<input checked="" type="checkbox"/> \$76,050.77 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001-002
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Line from *Schedule A/B*: 1.1

Brief description: 2009 Subaru Impreza (approx. 144,000 miles)	\$7,612.50	<input checked="" type="checkbox"/> \$7,612.50 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(9)
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Brief description: 2009 Subaru Impreza	\$7,612.50	<input checked="" type="checkbox"/> \$7,612.50 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(9)
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Line from *Schedule A/B*: 3.1

3. Are you claiming a homestead exemption of more than \$170,350?

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

No
 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
 No
 Yes

Debtor 1 Heather Nicole RichardCase number (if known) 20-31489-H4-13**Part 2: Additional Page**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
Brief description: Sofa \$60, Coffee Table \$10, 3 Lamps \$15, Towels/Linens \$10, Entertainment Center \$20, Kitchen Table with Chairs \$400, Dining Room Table with Chairs \$400, Pots & Pans \$10, Dishes/Glasses/Flatware \$20, 2 Beds \$200, Dresser \$120, 2 Night Stands \$30, TV Stand \$125, Refrigerator \$10, Stove \$10, Dishwasher \$1, Washer \$30, Dryer \$75, Microwave \$15, Vacuum Cleaner \$10, Mirrors \$2	<u>\$1,573.00</u>	<input checked="" type="checkbox"/> <u>\$1,573.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from Schedule A/B: <u>6</u>			
Brief description: 2 TV's \$150, Tablets \$200, 2 DVD Players \$20, 2 Cell Phones \$60	<u>\$430.00</u>	<input checked="" type="checkbox"/> <u>\$430.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from Schedule A/B: <u>7</u>			
Brief description: Exercise Equipment	<u>\$100.00</u>	<input checked="" type="checkbox"/> <u>\$100.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(8)
Line from Schedule A/B: <u>9</u>			
Brief description: Clothing and Shoes	<u>\$200.00</u>	<input checked="" type="checkbox"/> <u>\$200.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(5)
Line from Schedule A/B: <u>11</u>			
Brief description: Jewelry and Watches	<u>\$20.00</u>	<input checked="" type="checkbox"/> <u>\$20.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(6)
Line from Schedule A/B: <u>12</u>			
Brief description: Cat	<u>\$20.00</u>	<input checked="" type="checkbox"/> <u>\$20.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(11)
Line from Schedule A/B: <u>13</u>			
Brief description: Car Insurance	<u>\$1.00</u>	<input checked="" type="checkbox"/> <u>\$1.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Ins. Code §§ 1108.001, 1108.051
Line from Schedule A/B: <u>31</u>			
Brief description: Homeowners Insurance	<u>\$1.00</u>	<input checked="" type="checkbox"/> <u>\$1.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Ins. Code §§ 1108.001, 1108.051
Line from Schedule A/B: <u>31</u>			

Debtor 1 Heather Nicole RichardCase number (if known) 20-31489-H4-13**Part 2: Additional Page**

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
Brief description: Term Life Insurance	<u>\$1.00</u>	<input checked="" type="checkbox"/> <u>\$1.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Ins. Code §§ 1108.001, 1108.051
Line from <i>Schedule A/B</i> : <u>31</u>			
Brief description: Computer \$100, Printer \$100	<u>\$200.00</u>	<input checked="" type="checkbox"/> <u>\$200.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)
Line from <i>Schedule A/B</i> : <u>39</u>			

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: Heather Nicole Richard

CASE NO 20-31489-H4-13

CHAPTER 13

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **State**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
1.	Real property	\$184,061.00	\$108,010.23	\$76,050.77	\$76,050.77	\$0.00
3.	Motor vehicles (cars, etc.)	\$7,612.50	\$0.00	\$7,612.50	\$7,612.50	\$0.00
4.	Water/Aircraft, Motor Homes, Rec. veh. and access.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6.	Household goods and furnishings	\$1,573.00	\$0.00	\$1,573.00	\$1,573.00	\$0.00
7.	Electronics	\$430.00	\$0.00	\$430.00	\$430.00	\$0.00
8.	Collectibles of value	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9.	Equipment for sports and hobbies	\$100.00	\$0.00	\$100.00	\$100.00	\$0.00
10.	Firearms	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11.	Clothes	\$200.00	\$0.00	\$200.00	\$200.00	\$0.00
12.	Jewelry	\$20.00	\$0.00	\$20.00	\$20.00	\$0.00
13.	Non-farm animals	\$20.00	\$0.00	\$20.00	\$20.00	\$0.00
14.	Unlisted pers. and household items- incl. health aids	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
16.	Cash	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
17.	Deposits of money	\$103.94	\$0.00	\$103.94	\$0.00	\$103.94
18.	Bonds, mutual funds or publicly traded stocks	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
19.	Non-pub. traded stock and int. in businesses	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
20.	Govt. and corp. bonds and other instruments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
21.	Retirement or pension accounts	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
22.	Security deposits and prepayments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
23.	Annuities	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
24.	Interests in an education IRA	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
25.	Trusts, equit. or future int. (not in line 1)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
26.	Patents, copyrights, and other intellectual prop.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
27.	Licenses, franchises, other general intangibles	\$1.00	\$0.00	\$1.00	\$0.00	\$1.00
28.	Tax refunds owed to you	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: Heather Nicole Richard

CASE NO 20-31489-H4-13

CHAPTER 13

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 1

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **State**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
29.	Family support	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
30.	Other amounts someone owes you	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
31.	Interests in insurance policies	\$3.00	\$0.00	\$3.00	\$3.00	\$0.00
32.	Any int. in prop. due you from someone who has died	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
33.	Claims vs. third parties, even if no demand	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
34.	Other contin. and unliq. claims of every nature	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
35.	Any financial assets you did not already list	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
38.	Accounts rec. or commissions you already earned	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
39.	Office equipment, furnishings, and supplies	\$200.00	\$0.00	\$200.00	\$200.00	\$0.00
40.	Mach., fixt., equip., bus. suppl., tools of trade	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
41.	Inventory	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
42.	Interests in partnerships or joint ventures	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
43.	Customer and mailing lists, or other compilations	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
44.	Any business-related property not already listed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
47.	Farm animals	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
48.	Crops--either growing or harvested	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
49.	Farm/fishing equip., impl., mach., fixt., tools	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
50.	Farm and fishing supplies, chemicals, and feed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
51.	Farm/commercial fishing-related prop. not listed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
53.	Any other property of any kind not already listed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTALS:		\$194,324.44	\$108,010.23	\$86,314.21	\$86,209.27	\$104.94

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: Heather Nicole Richard

CASE NO 20-31489-H4-13

CHAPTER 13

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 2

Surrendered Property:

The following property is to be surrendered by the debtor. Although this property is NOT exempt, it is NOT considered "non-exempt" for purposes of this analysis. The below listed items are to be returned to the lienholder.

Property Description	Market Value	Lien	Equity
Real Property			
(None)			
Personal Property			
(None)			
TOTALS:	\$0.00	\$0.00	\$0.00

Non-Exempt Property by Item:

The following property, or a portion thereof, is non-exempt.

Property Description	Market Value	Lien	Equity	Non-Exempt Amount
Real Property				
(None)				
Personal Property				
Greater Texas Aggieland Credit Union	\$31.96		\$31.96	\$31.96
Greater Texas Aggieland Credit Union	\$14.20		\$14.20	\$14.20
Greater Texas Aggieland Credit Union	\$49.00		\$49.00	\$49.00
Greater Texas Aggieland Credit Union	\$8.78		\$8.78	\$8.78
Therapy License	\$1.00		\$1.00	\$1.00
TOTALS:	\$104.94	\$0.00	\$104.94	\$104.94

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: Heather Nicole Richard

CASE NO 20-31489-H4-13

CHAPTER 13

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 3

Summary	
A. Gross Property Value (not including surrendered property)	\$194,324.44
B. Gross Property Value of Surrendered Property	\$0.00
C. Total Gross Property Value (A+B)	\$194,324.44
D. Gross Amount of Encumbrances (not including surrendered property)	\$108,010.23
E. Gross Amount of Encumbrances on Surrendered Property	\$0.00
F. Total Gross Encumbrances (D+E)	\$108,010.23
G. Total Equity (not including surrendered property) / (A-D)	\$86,314.21
H. Total Equity in surrendered items (B-E)	\$0.00
I. Total Equity (C-F)	\$86,314.21
J. Total Exemptions Claimed	\$86,209.27
K. Total Non-Exempt Property Remaining (G-J)	\$104.94

Fill in this information to identify your case:

Debtor 1	Heather	Nicole	Richard
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known)	20-31489-H4-13		

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
	\$1,184.26	\$184,061.00

2.1
Harris County
 Creditor's name
Ann Harris Bennett - Tax Assessor
 Number Street
P. O. Box 3547

Describe the property that
secures the claim:
**9502 DEEP VALLEY DR,
HOUSTON, TX 77044**

\$1,184.26

\$184,061.00

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Nature of lien. Check all that apply.

An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset)

Property Tax Lien

Who owes the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates
to a community debt

Date debt was incurred _____ Last 4 digits of account number _____

Add the dollar value of your entries in Column A on this page. Write
that number here:

\$1,184.26

Debtor 1 Heather Nicole RichardCase number (if known) 20-31489-H4-13**Additional Page**

After listing any entries on this page, number them sequentially from the previous page.

Column A
Amount of claim
Do not deduct the value of collateral**Column B**
Value of collateral that supports this claim**Column C**
Unsecured portion
If any**2.2**

Describe the property that secures the claim:

\$956.41\$184,061.00**Parkway Utility District**

Creditor's name

P.O. Box 1368

Number Street

**9502 DEEP VALLEY DR,
HOUSTON, TX 77044****Friendswood TX 77459**
City State ZIP Code**Who owes the debt?** Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this claim relates to a community debt**As of the date you file, the claim is:** Check all that apply.

Contingent
 Unliquidated
 Disputed

Nature of lien. Check all that apply.

An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset)

Date debt was incurred

Last 4 digits of account number

2.3

Describe the property that secures the claim:

\$104,032.00\$184,061.00**PHH Mortgage Services**

Creditor's name

Attn: Research/Bankruptcy

Number Street

1661 Worthington Rd Ste 100**9502 DEEP VALLEY DR,
HOUSTON, TX 77044****West Palm Beach FL 33409**
City State ZIP Code**Who owes the debt?** Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this claim relates to a community debt**As of the date you file, the claim is:** Check all that apply.

Contingent
 Unliquidated
 Disputed

Nature of lien. Check all that apply.

An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset)

Conventional Real Estate MortgageDate debt was incurred 03/2007

Last 4 digits of account number

7 2 9 3

Add the dollar value of your entries in Column A on this page. Write that number here:

\$104,988.41

Debtor 1 Heather Nicole RichardCase number (if known) 20-31489-H4-13**Additional Page**

After listing any entries on this page, number them sequentially from the previous page.

*Column A***Amount of claim**

Do not deduct the value of collateral

*Column B***Value of collateral that supports this claim***Column C*
Unsecured portion

If any

2.4

Describe the property that secures the claim:

\$12,632.54\$12,632.54**PHH Mortgage Services**

Creditor's name

Attn: Research/Bankruptcy

Number Street

1661 Worthington Rd Ste 100**9502 DEEP VALLEY DR,
HOUSTON, TX 77044**

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Nature of lien. Check all that apply.

An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset)

Mortgage arrears**Who owes the debt?** Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this claim relates to a community debtDate debt was incurred Various

Last 4 digits of account number

7 2 9 32.5

Describe the property that secures the claim:

\$46,366.20\$46,366.20**PHH Mortgage Services**

Creditor's name

Attn: Research/Bankruptcy

Number Street

1661 Worthington Rd Ste 100**9502 DEEP VALLEY DR,
HOUSTON, TX 77044**

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Nature of lien. Check all that apply.

An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset)

Escrow Claim**Who owes the debt?** Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this claim relates to a community debtDate debt was incurred Various

Last 4 digits of account number

7 2 9 3

Add the dollar value of your entries in Column A on this page. Write that number here:

\$58,998.74

Debtor 1 Heather Nicole RichardCase number (if known) 20-31489-H4-13**Additional Page**

After listing any entries on this page, number them sequentially from the previous page.

Column A
Amount of claim
Do not deduct the value of collateral**Column B**
Value of collateral that supports this claim**Column C**
Unsecured portion
If any**2.6**

Describe the property that secures the claim:

\$1,477.56\$184,061.00**Sheldon ISD Tax Office**

Creditor's name

11411 C.E. King Parkway, Suite A

Number Street

Houston TX 77044
City State ZIP Code**Who owes the debt?** Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this claim relates to a community debt**As of the date you file, the claim is:** Check all that apply.

Contingent
 Unliquidated
 Disputed

Nature of lien. Check all that apply.

An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset)

Property Tax

Date debt was incurred

Last 4 digits of account number

2.7

Describe the property that secures the claim:

\$360.00\$184,061.00**Stonefield Terrace Community Assoc**

Creditor's name

1100 Corporate Centre, Ste 150

Number Street

Houston TX 77047
City State ZIP Code**Who owes the debt?** Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this claim relates to a community debt**As of the date you file, the claim is:** Check all that apply.

Contingent
 Unliquidated
 Disputed

Nature of lien. Check all that apply.

An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset)

Home Improvement

Date debt was incurred

Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here:

\$1,837.56

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$167,008.97

Debtor 1 Heather Nicole RichardCase number (if known) 20-31489-H4-13**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

1

Power Default Services, IncName
1000 Abernathy Rd. N.Number Street
Bldg 400, Suite 600

On which line in Part 1 did you enter the creditor?

2.3

Last 4 digits of account number

2

Principal Management GroupName
11000 Corporate Centre Dr. Ste. 150

Number Street

On which line in Part 1 did you enter the creditor?

2.7

Last 4 digits of account number

 Houston**TX 77041**

City State ZIP Code

Fill in this information to identify your case:

Debtor 1	Heather	Nicole	Richard
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known)	20-31489-H4-13		

Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Hold Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.
 Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If more space is needed for priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.

Total claim	Priority amount	Nonpriority amount
\$13,008.00	\$13,008.00	\$0.00

Internal Revenue Service

Priority Creditor's Name

Centralized Insolvency OperationNumber Street
P.O. Box 7346

Last 4 digits of account number

When was the debt incurred? **2017, 2018, & 2019**

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Philadelphia PA 19101-7346

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of PRIORITY unsecured claim:

Domestic support obligations
 Taxes and certain other debts you owe the government
 Claims for death or personal injury while you were intoxicated
 Other. Specify

Debtor 1 Heather Nicole RichardCase number (if known) 20-31489-H4-13**Part 1: Your PRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim	Priority amount	Nonpriority amount
-------------	-----------------	--------------------

2.2	<u>\$4,433.00</u>	<u>\$4,433.00</u>	<u>\$0.00</u>
-----	-------------------	-------------------	---------------

Keeling Law Firm

Priority Creditor's Name

3310 Katy Freeway

Number Street

Suite 200

Last 4 digits of account number

When was the debt incurred? 02/27/2020

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Houston	TX	77007
City	State	ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of PRIORITY unsecured claim:

Domestic support obligations
 Taxes and certain other debts you owe the government
 Claims for death or personal injury while you were intoxicated
 Other. Specify **Attorney fees for this case**

Debtor 1 Heather Nicole RichardCase number (if known) 20-31489-H4-13**Part 2: List All of Your NONPRIORITY Unsecured Claims****3. Do any creditors have nonpriority unsecured claims against you?**

No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.

If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If more space is needed for nonpriority unsecured claims, fill out the Continuation Page of Part 2.

Total claim

4.1	Ability Recovery Service Nonpriority Creditor's Name Attn: Bankruptcy Number Street PO Box 4262	Last 4 digits of account number <u>6 7 N 1</u> When was the debt incurred? <u>03/14/2018</u> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed						
		Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Collecting for - 07 Walden University						
Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes								
		4.2 <u>\$3,144.00</u>						
<table border="0"> <tr> <td style="width: 10%;">Amazon Visa Nonpriority Creditor's Name 410 Terry Ave North Number Street</td> <td style="width: 80%;">Last 4 digits of account number <u> </u> When was the debt incurred? <u> </u> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</td> </tr> <tr> <td colspan="2"> Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Outstanding Balance </td> </tr> <tr> <td colspan="2"> Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </td> </tr> </table>			Amazon Visa Nonpriority Creditor's Name 410 Terry Ave North Number Street	Last 4 digits of account number <u> </u> When was the debt incurred? <u> </u> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Outstanding Balance		Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
Amazon Visa Nonpriority Creditor's Name 410 Terry Ave North Number Street	Last 4 digits of account number <u> </u> When was the debt incurred? <u> </u> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed							
Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Outstanding Balance								
Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes								

Debtor 1 Heather Nicole RichardCase number (if known) 20-31489-H4-13**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.3	<p>Chase Card Services Nonpriority Creditor's Name Attn: Bankruptcy Number Street PO Box 15298</p> <p>Wilmington DE 19850 City State ZIP Code</p> <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	Last 4 digits of account number <u>0 9 7 7</u> When was the debt incurred? <u>02/2013</u> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card \$351.00
4.4	<p>Discover Financial Nonpriority Creditor's Name Attn: Bankruptcy Number Street PO Box 3025</p> <p>New Albany OH 43054 City State ZIP Code</p> <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	Last 4 digits of account number <u>8 0 1 7</u> When was the debt incurred? <u>11/2007</u> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card \$4,538.00
4.5	<p>Merrick Bank/CardWorks Nonpriority Creditor's Name Attn: Bankruptcy Number Street PO Box 9201</p> <p>Old Bethpage NY 11804 City State ZIP Code</p> <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	Last 4 digits of account number <u>0 8 7 7</u> When was the debt incurred? <u>09/2007</u> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card \$621.00

Debtor 1 Heather Nicole RichardCase number (if known) 20-31489-H4-13**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.6		<u>\$260,000.00</u>
Navient		Last 4 digits of account number <u>0 3 2 2</u>
Nonpriority Creditor's Name Attn: Claims Dept		When was the debt incurred? <u>03/2018</u>
Number Street PO Box 9500		As of the date you file, the claim is: Check all that apply.
		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed
Wilkes-Barr PA 19773		Type of NONPRIORITY unsecured claim:
City	State	ZIP Code
Who incurred the debt? Check one.		
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another		
<input type="checkbox"/> Check if this claim is for a community debt		
Is the claim subject to offset?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
4.7		<u>\$1,684.00</u>
Phoenix Financial Services, LLC		Last 4 digits of account number <u>1 8 2 8</u>
Nonpriority Creditor's Name Attn: Bankruptcy		When was the debt incurred? <u>01/2020</u>
Number Street PO Box 361450		As of the date you file, the claim is: Check all that apply.
		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed
Indianapolis IN 46236		Type of NONPRIORITY unsecured claim:
City	State	ZIP Code
Who incurred the debt? Check one.		
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another		
<input type="checkbox"/> Check if this claim is for a community debt		
Is the claim subject to offset?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

Debtor 1 Heather Nicole RichardCase number (if known) 20-31489-H4-13**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

	Total claim
Total claims from Part 1	
6a. Domestic support obligations	6a. <u>\$0.00</u>
6b. Taxes and certain other debts you owe the government	6b. <u>\$13,008.00</u>
6c. Claims for death or personal injury while you were intoxicated	6c. <u>\$0.00</u>
6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. + <u>\$4,433.00</u>
6e. Total. Add lines 6a through 6d.	6d. <u>\$17,441.00</u>

	Total claim
Total claims from Part 2	
6f. Student loans	6f. <u>\$260,000.00</u>
6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. <u>\$0.00</u>
6h. Debts to pension or profit-sharing plans, and other similar debts	6h. <u>\$0.00</u>
6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. + <u>\$11,038.00</u>
6j. Total. Add lines 6f through 6i.	6j. <u>\$271,038.00</u>

Fill in this information to identify your case:

Debtor 1	Heather First Name	Nicole Middle Name	Richard Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known)	20-31489-H4-13		

Check if this is an amended filing

Official Form 106H**Schedule H: Your Codebtors**

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

- Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)

No
 Yes
- Within the last 8 years, have you lived in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

No
 Yes
- In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.**

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Fill in this information to identify your case:

Debtor 1	Heather	Nicole	Richard
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		SOUTHERN DISTRICT OF TEXAS	
Case number (if known)	20-31489-H4-13		

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Employment status	Debtor 1	Debtor 2 or non-filing spouse
	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed	
	Occupation	<u>Mental Health Therapist - 1099</u>	
	Employer's name	<u>Solutions Counseling and Consulting</u>	
	Employer's address	<u>505 N. Sam Houston Pkwy E 308</u>	
	Number Street	Number Street	
	Houston	TX	77060
	City	State	Zip Code

How long employed there? 5 Years**Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. <u>\$0.00</u>	
3. Estimate and list monthly overtime pay.	3. + <u>\$0.00</u>	
4. Calculate gross income. Add line 2 + line 3.	4. <u>\$0.00</u>	

Debtor 1	Heather Nicole Richard	Case number (if known)	20-31489-H4-13
		For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	→ 4.	\$0.00	
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a.	\$0.00	
5b. Mandatory contributions for retirement plans	5b.	\$0.00	
5c. Voluntary contributions for retirement plans	5c.	\$0.00	
5d. Required repayments of retirement fund loans	5d.	\$0.00	
5e. Insurance	5e.	\$0.00	
5f. Domestic support obligations	5f.	\$0.00	
5g. Union dues	5g.	\$0.00	
5h. Other deductions. Specify: _____	5h. +	\$0.00	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6.	\$0.00	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00	
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm	8a.	\$152.84	
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.			
8b. Interest and dividends	8b.	\$0.00	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$0.00	
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.			
8d. Unemployment compensation	8d.	\$0.00	
8e. Social Security	8e.	\$0.00	
8f. Other government assistance that you regularly receive			
Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.			
Specify: _____	8f.	\$0.00	
8g. Pension or retirement income	8g.	\$0.00	
8h. Other monthly income. Specify: <u>See continuation sheet</u>	8h. +	\$2,745.00	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.	\$2,897.84	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$2,897.84	+ _____ = _____
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.			
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.			
Specify: <u>Father's Contribution</u>	11. +	\$300.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.	12.	\$3,197.84	
Combined monthly income			
13. Do you expect an increase or decrease within the year after you file this form?			
<input checked="" type="checkbox"/> No.	None.		
<input type="checkbox"/> Yes. Explain:	_____		

Debtor 1 Heather Nicole RichardCase number (if known) 20-31489-H4-131. Additional Employers Debtor 1 Debtor 2 or non-filing spouse

Occupation	<u>Mental Health Therapist - 1099</u>		
Employer's name	<u>Northshore Counseling Center Inc.</u>		
Employer's address	<u>331 Freeport St.</u>		

<u>Houston</u>	<u>TX</u>	<u>77015</u>	
City	State	Zip Code	City

How long employed there?	<u>3 Years</u>	
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Occupation	<u>Counselor & Contractor</u>		
Employer's name	<u>Aspiring Wellness</u>		
Employer's address	<u>515 N. Sam Houston Pkwy E.</u>		

<u>Houston</u>	<u>TX</u>	<u>77060</u>	
City	State	Zip Code	City

How long employed there?	<u>2 Years</u>	
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8h. Other Monthly Income (details)

	<u>For Debtor 1</u>	<u>For Debtor 2 or non-filing spouse</u>
<u>Solutions Counseling and Consulting</u>	<u>\$600.00</u>	
<u>Northshore Counseling Center Inc.</u>	<u>\$1,545.00</u>	
<u>Sister's Contribution</u>	<u>\$600.00</u>	
Totals:	<u>\$2,745.00</u>	

Debtor 1 Heather Nicole RichardCase number (if known) 20-31489-H4-13

8a. Attached Statement (Debtor 1)

Aspiring Wellness

Gross Monthly Income:		\$780.00
<u>Expense</u>	<u>Category</u>	<u>Amount</u>
Rent	Rent	\$360.00
Telephone	Utilities	\$60.00
Advertising	Office Equipment	\$10.00
Software	Office Equipment	\$50.00
License Training	Licenses	\$55.00
Insurance	Insurance	\$29.16
Salaries	Office Maintenance	\$63.00
Total Monthly Expenses		\$627.16
Net Monthly Income:		\$152.84

Fill in this information to identify your case:

Debtor 1	Heather First Name	Nicole Middle Name	Richard Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known)	20-31489-H4-13		

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J**Schedule J: Your Expenses****12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household**1. Is this a joint case?**

No. Go to line 2.
 Yes. **Does Debtor 2 live in a separate household?**
 No
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

 No Yes. Fill out this information for each dependent.....**Dependent's relationship to Debtor 1 or Debtor 2****Dependent's age****Does dependent live with you?**

No
 Yes
 No
 Yes
 No
 Yes
 No
 Yes
 No
 Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

No
 Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses**4. The rental or home ownership expenses for your residence.**

Include first mortgage payments and any rent for the ground or lot.

4. _____

If not included in line 4:

4a. Real estate taxes

4a. _____

4b. Property, homeowner's, or renter's insurance

4b. _____

4c. Home maintenance, repair, and upkeep expenses

4c. _____

4d. Homeowner's association or condominium dues

4d. _____

\$30.00

Debtor 1 Heather Nicole RichardCase number (if known) 20-31489-H4-13

		<u>Your expenses</u>
5.	Additional mortgage payments for your residence, such as home equity loans	5. _____
6.	Utilities:	
6a.	Electricity, heat, natural gas	6a. _____ \$220.00
6b.	Water, sewer, garbage collection	6b. _____ \$80.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. _____ \$100.00
6d.	Other. Specify: _____	6d. _____
7.	Food and housekeeping supplies	7. _____ \$250.00
8.	Childcare and children's education costs	8. _____
9.	Clothing, laundry, and dry cleaning	9. _____ \$10.00
10.	Personal care products and services	10. _____ \$15.00
11.	Medical and dental expenses	11. _____
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. _____ \$50.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13. _____
14.	Charitable contributions and religious donations	14. _____
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a.	Life insurance	15a. _____ \$49.00
15b.	Health insurance	15b. _____
15c.	Vehicle insurance	15c. _____ \$120.00
15d.	Other insurance. Specify: _____	15d. _____
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <u>See continuation sheet</u>	16. _____ \$0.00
17.	Installment or lease payments:	
17a.	Car payments for Vehicle 1	17a. _____
17b.	Car payments for Vehicle 2	17b. _____
17c.	Other. Specify: _____	17c. _____
17d.	Other. Specify: _____	17d. _____
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. _____
19.	Other payments you make to support others who do not live with you. Specify: _____	19. _____

Debtor 1 **Heather Nicole Richard**Case number (if known) **20-31489-H4-13****20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property	20a. _____
20b. Real estate taxes	20b. _____
20c. Property, homeowner's, or renter's insurance	20c. _____
20d. Maintenance, repair, and upkeep expenses	20d. _____
20e. Homeowner's association or condominium dues	20e. _____

21. Other. Specify: See continuation sheet21. + **\$80.00****22. Calculate your monthly expenses.**

22a. Add lines 4 through 21.	22a. _____
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.	22b. _____
22c. Add line 22a and 22b. The result is your monthly expenses.	22c. \$1,004.00

22a. _____	\$1,004.00
22b. _____	
22c. \$1,004.00	

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. _____
23b. Copy your monthly expenses from line 22c above.	23b. - _____
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$2,193.84

23a. _____	\$3,197.84
23b. - _____	\$1,004.00
23c. \$2,193.84	

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

 No. Yes. Explain here:
None.

103	No.
104	Yes. Explain here: None.

Debtor 1 Heather Nicole RichardCase number (if known) 20-31489-H4-1316. Other taxes (details):

(Reserve Per Plan No. 23)- \$361.65	\$0.00
	Total: \$0.00

21. Other. Specify:

(ESF Per Plan) \$50.00	\$0.00
Toll Road	\$40.00
Pet Expenses	\$10.00
Lawn Care	\$30.00
	Total: \$80.00

Fill in this information to identify your case:

Debtor 1	Heather First Name	Nicole Middle Name	Richard Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known)	20-31489-H4-13		

Check if this is an amended filing

Official Form 106Sum**Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets
Value of what you own

1. *Schedule A/B: Property* (Official Form 106A/B)

1a. Copy line 55, Total real estate, from Schedule A/B.....	\$184,061.00
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$10,263.44
1c. Copy line 63, Total of all property on Schedule A/B.....	\$194,324.44

Part 2: Summarize Your Liabilities

Your liabilities
Amount you owe

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)

2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D.....	\$167,008.97
---	---------------------

3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	\$17,441.00
---	--------------------

3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....	+ \$271,038.00
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Your total liabilities

\$455,487.97

Part 3: Summarize Your Income and Expenses4. *Schedule I: Your Income* (Official Form 106I)

Copy your combined monthly income from line 12 of Schedule I.....	\$3,197.84
---	-------------------

5. *Schedule J: Your Expenses* (Official Form 106J)

Copy your monthly expenses from line 22c of Schedule J.....	\$1,004.00
---	-------------------

Debtor 1 Heather Nicole RichardCase number (if known) 20-31489-H4-13**Part 4: Answer These Questions for Administrative and Statistical Records****6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
 Yes

7. What kind of debt do you have?

Your debts are primarily consumer debts. *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
 Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.**\$2,441.21****9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:****Total claim****From Part 4 on *Schedule E/F*, copy the following:**

9a. Domestic support obligations. (Copy line 6a.)	\$0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$13,008.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00
9d. Student loans. (Copy line 6f.)	\$260,000.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$0.00
9g. Total. Add lines 9a through 9f.	\$273,008.00

Fill in this information to identify your case:

Debtor 1	<u>Heather</u>	<u>Nicole</u>	<u>Richard</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>SOUTHERN DISTRICT OF TEXAS</u>			
Case number (if known)	<u>20-31489-H4-13</u>		

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Heather Nicole Richard
Heather Nicole Richard, Debtor 1

X _____
Signature of Debtor 2

Date 03/16/2020
MM / DD / YYYY

Date _____
MM / DD / YYYY